Exhibit B

Check out your discounted settlement offer now!

Take advantage of this limited time offer and SAVE \$428.18!

Save \$428.18 off your current balance and only pay \$428.18. This offer is for a limited time and expires Feb 23, 2024.

View and Accept Offer

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Take advantage of this limited time offer and SAVE \$85.64!

Save \$85.64 off your current balance and only pay \$770.72. This offer is for a limited time and expires Mar 07, 2024.

View and Accept Offer

Hi Ruby,